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Examiner: Tieu, Binh Kien
Group Art Unit: 2643
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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJPApplicant: BROWN ET AL

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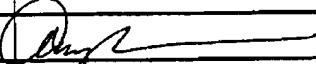
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Total Number of Pages in This Submission

Application Number	10/022,165
Filing Date	12/17/2001
First Named Inventor	Michael Wayne Brown
Art Unit	2643
Examiner Name	Tieu, Binh Kien
Attorney Docket Number	AUS920010844US1

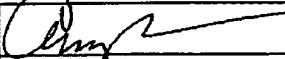
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
Michael Wayne Brown et al.
Serial No: 10/022,165
Filed: 12/17/2001

Title: PROVIDING ACCOUNT USAGE
FRAUD PROTECTION

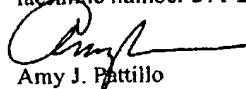
Docket Number: AUS920010844US1

Before Examiner:
BINH TIEU
Group Art Unit: 2643

IBM Corporation
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10/022,165
Atty Docket: AUS920010844US1

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A. INTRODUCTORY COMMENTS

Responsive to the Office Action of October 5, 2005 with a 1 month shortened statutory period for reply, please amend the above-identified application as follows.

Amendments to the Claims begin on page 3.

Arguments begin on page 12.

10/022,165
Atty Docket: AUS920010844US1

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